CLAIM AMENDMENTS

Claims pending:

- At time of the Office Action: Claims 1-30 and 38-65.

- After this Response: Claims 1-30 and 38-72.

Canceled claims: None.

Amended claims: 1, 12, 22, 23, 42, 48, 51, 56, 61.

New claims: 66-72.

The listing of claims below will replace prior versions of claims in the application:

1. (Currently Amended) A ~~computer-implemented~~ method comprising:

a processor initiating a withdrawal of assets from a first account at a first financial institution; and

the processor initiating a deposit of the withdrawn assets to a second account at a second financial institution, wherein the first account and the second account have a common account holder.

2. (Original) A method as recited in claim 1 wherein initiating a withdrawal of assets includes generating a debit instruction.

3. (Original) A method as recited in claim 1 wherein initiating a deposit of assets includes generating a credit instruction.

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4. (Original) A method as recited in claim 1 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

5. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH network.

6. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a debit network.

7. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a wire transfer.

8. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via an ACH processor.

9. (Original) A method as recited in claim 1 wherein the withdrawal of assets and the deposit of assets are effectuated via a third financial institution.

10. (Original) A method as recited in claim 1 wherein the first account and the second account are asset accounts.

11. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 1.

12. (Currently Amended) A ~~computer-implemented~~ method of transferring funds comprising:

implementing a first transaction comprising:

withdrawing funds <u>by a financial management system</u> from a first account at a first financial institution; and

depositing the withdrawn funds <u>by the financial management system</u> into a second account, wherein the first account and the second account have different account holders;

implementing a second transaction comprising:

withdrawing the deposited funds from the second account; and

depositing the withdrawn funds into a third account at a second financial institution, wherein the second account and the third account have different account holders, and wherein the first account and the third account have a common account holder.

13. (Previously Presented) A method as recited in claim 12 wherein withdrawing funds from the first account includes generating a debit instruction.

14. (Previously Presented) A method as recited in claim 12 wherein depositing funds into the third account includes generating a credit instruction.

15. (Previously Presented) A method as recited in claim 12 wherein the funds are withdrawn from the first account via a first payment network and the funds are deposited into the third account via a second payment network.

16. (Previously Presented) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via an ACH network.

17. (Previously Presented) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via a debit network.

18. (Previously Presented) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via a wire transfer.

19. (Previously Presented) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via a third financial institution.

20. (Previously Presented) A method as recited in claim 12 wherein the first account and the third account are asset accounts.

21. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 12.

22. (Currently Amended) A method comprising:

registering a plurality of financial accounts with a financial management system, wherein the registering of a plurality of accounts allows the transfer of funds between any pair of registered accounts; and

initiating a transfer of funds by the financial management system from a first registered account associated with a first financial institution to a second registered account associated with a second financial institution, wherein a third party entity initiates the transfer of funds.

23. (Currently Amended) A method as recited in claim 22 wherein initiating a transfer of funds by the financial management system includes:

initiating a withdrawal of assets from the first registered account; and

initiating a deposit of the withdrawn assets to the second registered account.

24. (Original) A method as recited in claim 23 wherein initiating a withdrawal of assets includes generating a debit instruction.

25. (Original) A method as recited in claim 23 wherein initiating a deposit of the withdrawn assets includes generating a credit instruction.

26. (Original) A method as recited in claim 23 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

27. (Original) A method as recited in claim 22 wherein the transfer of funds is effectuated via a wire transfer.

28. (Previously Presented) A method as recited in claim 22 wherein the third party entity is a third financial institution.

29. (Original) A method as recited in claim 22 wherein the first account and the second account are asset accounts.

30. (Original) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 22.

31-37. Canceled.

38. (Original) One or more computer-readable media having stored thereon a computer program that, when executed by one or more processors, causes the one or more processors to:

withdraw funds from a first account at a first financial institution; and

deposit the withdrawn funds into a second account at a second financial institution, the first and second accounts having a common account holder.

39. (Original) One or more computer-readable media as recited in claim 38 wherein the withdrawn funds are deposited into the second account with a credit instruction.

40. (Original) One or more computer-readable media as recited in claim 38 wherein the funds are withdrawn from the first account with a debit instruction.

41. (Original) One or more computer-readable media as recited in claim 38 wherein the first account and the second account are asset accounts.

42. (Currently Amended) An apparatus comprising a financial management system coupled to a first financial institution or and a second financial institution, the financial management system to initiate a withdrawal of assets from a first account at the first financial institution and to further initiate a deposit of the withdrawn assets into a second account at the second financial institution, wherein the first and second accounts have a common account holder.

43. (Original) An apparatus as recited in claim 42 wherein the withdrawal of assets is effectuated using a debit instruction.

44. (Original) An apparatus as recited in claim 42 wherein the deposit of the withdrawn assets is effectuated using a credit instruction.

45. (Original) An apparatus as recited in claim 42 wherein the assets are withdrawn via a first payment network and the assets are deposited via a second payment network.

46. (Original) An apparatus as recited in claim 42 wherein the financial management system is coupled to a third financial institution for effectuating the withdrawal of assets and the deposit of assets.

47. (Original) An apparatus as recited in claim 42 wherein the first account and the second account are asset accounts.

48. (Currently Amended) A method comprising:

initiating a transfer of funds from a first account at a first financial institution to a second account at a second financial institution, wherein the transfer of funds is performed <u>by a financial management system</u> using an Automated Clearing House network; and

wherein the first account and the second account have a common account holder.

49. (Previously Presented) A method as recited in claim 48 wherein the first account and the second account are asset accounts.

50. (Previously Presented) A method as recited in claim 48 wherein the transfer of funds is effectuated using a debit instruction and a credit instruction.

51. (Currently Amended) A method comprising:

a processor initiating a withdrawal of funds from a first account at a first financial institution, wherein an instruction for the withdrawal of funds is initiated by an entity other than the first financial institution; and

the processor initiating a deposit of the withdrawn funds to a second account at a second financial institution, wherein an instruction for the deposit of the withdrawn funds is initiated by an entity other than the second financial institution.

52. (Previously Presented) The method as recited in claim 51 wherein the first account and the second account are asset accounts.

53. (Previously Presented) The method as recited in claim 51 wherein the deposit of withdrawn funds utilizes an ATM network.

54. (Previously Presented) The method as recited in claim 1 wherein the second account is a new account being funded by assets from the first account.

55. (Previously Presented) The method as recited in claim 22 wherein the second registered account is a new account being funded by assets from the first registered account.

56. (Currently Amended) A method comprising:

opening a new account at a first financial institution;

identifying a second account at a second financial institution; and

initiating a transfer of funds from the second account to the new account by a financial management system, wherein the new account and the second account have a common account holder, and wherein a third financial institution initiates the transfer of funds from the second account to the new account.

57. (Previously Presented) A method as recited in claim 56 wherein the transfer of funds from the second account to the new account utilizes an Automated Clearing House network.

58. (Previously Presented) A method as recited in claim 56 wherein the transfer of funds from the second account to the new account utilizes a payment processor.

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59. (Previously Presented) A method as recited in claim 56 wherein the transfer of funds from the second account to the new account includes issuing a debit instruction associated with the second account that transfers funds to a third account associated with the third financial institution and issuing a credit instruction that transfers funds from the third account to the new account.

60. (Previously Presented) A method as recited in claim 56 wherein the new account is an asset account.

61. (Currently Amended) A method comprising:

a financial management system transferring assets from a first account at a first financial institution to a second account at a second financial institution via a debit instruction, wherein the first account and the second account have different account holders; and

the financial management system transferring assets from the second account to a third account at a third financial institution via a credit instruction, wherein the second account and the third account have different account holders, and wherein the first account and the third account have a common account holder.

62. (Previously Presented) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes a first payment network and transferring assets from the second account to the third account utilizes a second payment network.

63. (Previously Presented) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes a first payment network and transferring assets from the second account to the third account utilizes the first payment network.

64. (Previously Presented) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes an Automated Clearing House network.

65. (Previously Presented) One or more computer-readable memories containing a computer program that is executable by a processor to perform the method recited in claim 61.

66. (New) A method as recited in claim 22 wherein the third party entity is a service provider.

67. (New) A method as recited in claim 22 wherein the first account and the second account are debt accounts.

68. (New) A method as recited in claim 12 wherein withdrawing funds from the first account and depositing funds into the third account are effectuated via an ATM network.

69. (New) A method as recited in claim 12 wherein withdrawing funds from the first account includes issuing a debit instruction associated with the first account, and wherein depositing the withdrawn funds includes issuing a credit instruction associated with the second account.

70. (New) A method as recited in claim 61 wherein transferring assets from the first account to the second account utilizes an ATM network.

71. (New) A method as recited in claim 22 wherein the plurality of financial accounts are associated with different financial institutions.

72. (New) A method as recited in claim 22 wherein the financial management system is associated with a particular financial institution that differs from a financial institution associated with at least one of the plurality of financial accounts.